



2164 #7
3-28-03

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: WILLARD, et al

Application No.: 09/802,481

Filed: March 9, 2001

For: CUSTOSMIZED CREDIT OFFER
STRATEGY BASED ON TERMS
SPECIFIED BY APPLICANT

Atty. Docket No.: NEXTP007

Examiner: Unassigned

Group: 2164

Date: March 12, 2003

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on March 12, 2003.

Signed: _____

Pat Tate

Pat Tate

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(b) BEFORE MAILING OF A FIRST OFFICE ACTION

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP007).

Respectfully submitted,

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Form 1449 (Modified)	Atty Docket No. NEXT007
Information Disclosure Statement By Applicant	Application No.: 09/802,481
(Use Several Sheets if Necessary)	Inventor WILLARD, et al
	Group 2164
	Filing Date March 9, 2001

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	6,438,526	Aug 20, 2002	Dykes, et al	705	38	Mar. 29, 1999
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						
	J						
	K						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L							
	M							
	N							
	O							
	P							

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Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	Anon., "Lending Tree: Lending Tree Provides Borrowers Fast and Easy Online Access to Multiple Loan Offers," Business Wire, June 23, 1998
	S	Harney, K.R., "Realty Brokers, Lenders Face Restrictions," Arizona Republic, Final Chaser edition, Sun Living section, page S7, Feb. 10, 1991.
	T	Higgins, K.T., "Mr. Plastic Joins the Marketing Team," Credit Card Management, Vol 6., No. 3, pp. 26-30, June 1993.

Examiner	Date Considered
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.